

**Fill in this information to identify your case and this filing:**

Debtor 1 **Heather Elaine Marshall**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04051**

☒ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**1600 Altland Ave**

Street address, if available, or other description

**York PA 17404**  
City State ZIP Code

County

**What is the property?** Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**Residence: 3 Br Rancher With 2.5 Ba, Kitchen, Lr, Dr, Attached Garage**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$172,000.00</b>	<b>\$172,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$172,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Chrysler**  
Model: **Town & Country**  
Year: **2012**  
Approximate mileage: **175615**  
Other information:

**Vehicle: Value Listed Below Is  
From Kelly Blue Book**

**Who has an interest in the property?** Check one☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:  
Creditors Who Have Claims Secured by Property*.

**Current value of the  
entire property?****Current value of the  
portion you own?****\$4,901.00****\$4,901.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
pages you have attached for Part 2. Write that number here.....=>**

**\$4,901.00****Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

**Household: Second Hand Furniture, Kitchenware, Tools, Cell  
Phone, Eye Glasses, Old Gas Grill (Partially Broken)**

**\$885.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....

**Electronics: 1 Hp Laptop**

**\$50.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;  
other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

**Collectibles: None**

**\$0.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools;  
musical instruments

☐ No☒ Yes. Describe.....

**Sports-Hobby: 1 Used Pop Tent, 2 Fold Up Chairs, Camp Cot****\$25.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothes: Work Clothes, Casual Clothes, Sleep Wear, Shoes, Purses****\$50.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Jewelry: 4 Diamond Rings(\$100), 1 Topaz Ring(\$20), 1 Green Amethyst Ring (\$20), 1 Emerald & Diamond Ring (\$90)****\$210.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**Animals: No Valuable Animals****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$1,220.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash: None****\$0.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1.	<b>Checking Account: Pnc Bank</b>	<b>\$1,272.00</b>
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17.2.	<b>Savings Account: Pnc Bank</b>	<b>\$311.28</b>
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**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

**Retirement: Nfs/fmtc Rollover Ira, Pnc Investments, llc****\$25,805.13****Retirement: Fidelity Investment****\$858.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information..**Cash for auction sale of jewelry****\$9,000.00****Delta Dental reimbursement check****\$87.00****36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$37,333.41****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

*Examples:* Season tickets, country club membership

- ☒ No
- ☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<u>\$172,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$4,901.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$1,220.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$37,333.41</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>+</u> <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$43,454.41</u>	Copy personal property total <u>\$43,454.41</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$215,454.41</u>

APPRAISAL OF



LOCATED AT:

1600 Altland Ave  
York, PA 17404

CLIENT:

Heather Marshall  
1600 Altland Ave  
York, PA, 17404

AS OF:

October 16, 2019

BY:

ROBERT E. THOMAN  
PA STATE CERTIFIED RESIDENTIAL APPRAISER

October 24, 2019

Heather Marshall  
1600 Altland Ave  
York, PA, 17404

File Number: 19-535

Dear Client,

In accordance with your request, I have appraised the real property at:

1600 Altland Ave  
York, PA 17404

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of October 16, 2019 is:

\$172,000  
One Hundred Seventy-Two Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Sincerely,



ROBERT E. THOMAN  
PA STATE CERTIFIED RESIDENTIAL APPRAISER  
RL139445



APPRAISAL REPORT  
Residential Appraisal Report

File No. 19-535

PURPOSE

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client Name/Intended User

Heather Marshall

E-mail

colleendoll@aol.com

Client Address

1600 Altland Ave

City

York

State

PA

Zip

17404

Additional Intended User(s) Client noted above and their Attorneys and Legal Representatives

Intended Use The intended use is to evaluate the property which is the Subject of this Appraisal for legal proceeding purposes. Any other use of the report by any other user is prohibited.

SUBJECT

Property Address

1600 Altland Ave

City

York

State

PA

Zip

17404

Owner of Public Record

Heather E and Larry R Marshall

County

York

Legal Description Deed Book 1988 and Page 2859

Assessor's Parcel #

51-000-02-0028-00-00000

Tax Year

2019

R.E. Taxes \$

4,440.00

Neighborhood Name

West York

Map Reference

3270 G7

Census Tract

0215.00

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

SALES HISTORY

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Prior Sale/Transfer:

Date 09/26/2008

Price \$189,900

Source(s) York County Tax Records/Bright MLS

Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) The Subject did not have a sale or transfer during the three years prior to the effective date of this Appraisal report. None of the comparables had a sale or transfer within the year prior to their most recent closing sale dates.

Offerings, options and contracts as of the effective date of the appraisal Bright Multiple Listing Service Records did not indicate any sale offerings for the Subject in the past twelve months. It is unknown to the Appraiser whether the Subject may have been privately listed for sale by owner.

NEIGHBORHOOD

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	0 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	45 Low	55	Multi-Family	0 %		
Neighborhood Boundaries	North of W Market St (Rte 462), South and West of Carlisle Rd (Rte 74) and East of Route 30				180 High	125	Commercial	20 %	
					130 Pred.	75	Other Vacant	0 %	
Neighborhood Description	The Subject property is located in West Manchester Township in the West York Area School District. It is conveniently located near schools, shopping, employment centers and several major travel arteries. Homes in this neighborhood vary in size, age, style and amenities. Commercial and residential uses are found within the Subjects market area.								
Market Conditions (including support for the above conclusions)	Conventional and FHA financing are predominant in the local market. The average marketing time for this neighborhood ranges between 1-90 days. Information from the York Adams Board of Realtors indicates the median sale price of all type dwellings having sold in the West York Area School District increased 6% during the first nine months of 2019. I have determined any increase or decrease within 5% is reflective of a stable market. There was a 2% increase in all of 2018.								

SITE

Dimensions 69 X 198 X 115 X 212 Area .33 Acre (Per Tax Records) Shape Irregular View Neighborhood

Specific Zoning Classification R3 Zoning Description R-3 Residential Zone

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. The township zoning ordinance permits the use of a single family detached dwelling.

Utilities

Public

Other (describe)

Public

Other (describe)

Off-site Improvements—Type

Public

Private

Electricity

☒

☐

Water

☒

☐

Street

Asphalt

☒

☐

Gas

☒

☐

Sanitary Sewer

☒

☐

Alley

None

☐

☐

Site Comments Typical site with no apparent easements or encroachments noted. The Appraiser did not examine all title documents. The Appraiser is not a home, pest, environmental inspector or land surveyor. The Appraisers inspection of the property was limited to what was readily observable on surface areas.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
	materials						materials
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>		<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete Block	Floors	HdWd/Carpet/Vinyl
# of Stories 1		<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Brick/Vinyl	Walls	Plaster/Paint
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area 1640 sq. ft.		Roof Surface	Shingle	Trim/Finish	Wood/Paint
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish 35 %		Gutters & Downspouts	Aluminum	Bath Floor	Vinyl
Design (Style) Rancher		<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Double Hung	Bath Wainscot	Tile/Fiberglass
Year Built 1954				Storm Sash/Insulated	No/Yes	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 30				Screens	Yes	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface	Asphalt
<input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck 1/0	<input checked="" type="checkbox"/> Porch Rear	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,640 Square Feet of Gross Living Area Above Grade							
Additional Features The windows are insulated. There is a fireplace in the living room however I was told it does not work.							

Comments on the Improvements The Subject appears to be functionally adequate and physically in overall average condition. The property owner stated the roof was replaced in 2008, central air conditioning was installed in 2014, the furnace was replaced in 2006 and the hot water heater was replaced in 2010. The lower level has a rec room and a half bathroom.

APPRAISAL REPORT  
Residential Appraisal Report

File No. 19-535

SALES COMPARISON APPROACH

FEATURE	SUBJECT		COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3						
1600 Altland Ave Address York, PA 17404			1616 Altland Ave York, PA 17404			1800 Altland Ave York, PA 17404			1989 Worth St York, PA 17404						
Proximity to Subject			0.02 miles NW			0.22 miles SW			0.47 miles SW						
Sale Price	\$ 0			\$ 169,900			\$ 155,000			\$ 175,000					
Sale Price/Gross Liv. Area	\$ 104.88 sq. ft.		\$ 131.91 sq. ft.			\$ 120.34 sq. ft.			\$ 142.05 sq. ft.						
Data Source(s)			BMLS #PAYK100151			BMLS #PAYK119128			BMLS #PAYK118456						
Verification Source(s)			York County Tax Records			York County Tax Records			York County Tax Records						
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment				
Sale or Financing Concessions			FHA/CC-\$10,194 DOM/2		-10,194	Conv/CC-\$0 DOM/7			Conv/CC-\$5,250 DOM/32		-5,250				
Date of Sale/Time			09/30/2019			08/02/2019			08/30/2019						
Location	Suburban		Suburban			Suburban			Suburban						
Leasehold/Fee Simple	Fee Simple		Fee Simple			Fee Simple			Fee Simple						
Site	.33 Acre		.45 Acre		0	.23 Acre		0	.25 Acre		0				
View	Neighborhood		Neighborhood			Neighborhood			Neighborhood						
Design (Style)	Rancher		Rancher			Rancher			Rancher						
Quality of Construction	Brick/Vinyl		Brick		0	Brick		0	Brick		0				
Actual Age	65 Years		65 Years			64 Years		0	57 Years		0				
Condition	Average		Average/Good		-8,500	Average			Average/Good		-8,800				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths			
Room Count	6	3	2	6	3	1	(Ba) 3,000	6	3	1	(Ba) 3,000	5	3	1	(Ba) 3,000
Gross Living Area 25.00	1,640 sq. ft.		1,288 sq. ft.		8,800	1,288 sq. ft.		8,800	1,232 sq. ft.		10,200				
Basement & Finished Rooms Below Grade	Full Rec Room/Half Bath		Full Unfinished		2,900	Full Bath		1,900	Full Family Room/Bath		-4,800				
Functional Utility	Average		Average			Average			Average						
Heating/Cooling	FWA/CAC		FWA/CAC			FWA/CAC			FWA/CAC						
Energy Efficient Items	No Unusual		No Unusual			No Unusual			No Unusual						
Garage/Carport	2 Car Garage		1 Car Garage		3,000	1 Car Garage		3,000	1 Car Garage		3,000				
Porch/Patio/Deck	Porch/Patio		Deck		0	2 Porches/Patio		0	2 Porches		0				
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 994		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 16,700		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 2,650					
Adjusted Sale Price of Comparables			Net Adj.	-0.6%		Net Adj.	10.8%		Net Adj.	-1.5%					
			Gross Adj.	21.4%	\$ 168,906	Gross Adj.	10.8%	\$ 171,700	Gross Adj.	20.0%	\$ 172,350				

Summary of Sales Comparison Approach The four closed sales used in this report were determined to be the most similar to the Subject property. Appropriate adjustments have been made for all known differences. All four sales are ranch style three bedroom dwellings located in the West York Area School District. Comparables #1, #2 and #3 sold within the past three months. Comparables #2 and #4 appear to be in a similar overall condition as the Subject. Comparable #4 did not require a square footage (GLA) adjustment and it has the least gross and number of adjustments. All sales are considered to be viable comparables with most weight allotted to #1, #2 and #3 for the above stated reasons. The full amount paid in seller assisted closing costs was deducted from Comparables #1, #3 and #4. Based on MLS listing information, Comparables #1 and #3 had numerous recent upgrades or enhanced amenities with a Condition adjustment made to those two sales. The Rooms Below Grade adjustment was determined by their total size, condition and functionality. This same principle applies to the Porch/Patio/Deck line adjustment.

COST APPROACH

COST APPROACH TO VALUE				
Site Value Comments    The estimated site value is from Bright Multiple Listing Service sales of vacant land that sold during the past 24 months within the Subjects school district, being similar in size, location and amenities.    A sampling of these land sales are as follows: 660 Greenwood Rd, York - .46ac, \$21,000, 06/26/2019 and 0 Parkton Ln, York - .39ac, \$25,000, 09/07/2018.				
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE ..... = \$		

INCOME

INCOME APPROACH TO VALUE									
Estimated Monthly Market Rent \$		0.00		X Gross Rent Multiplier		0.00		= \$ 0 Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM)				<u>Homes in this price range and neighborhood are typically purchased for use and not income. The income approach lacks rationale and was not developed.</u>					

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 172,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0									
The income approach and the cost approach were considered but most emphasis was given to the sales comparison approach.									
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following: Appraised in current condition.									
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 172,000 as of 10/16/2019 , which is the effective date of this appraisal.									

File No. 19-535

## SALES COMPARISON APPROACH

Client: Heather Marshall	File No.: 19-535
Property Address: 1600 Altland Ave	Case No.:
City: York	State: PA Zip: 17404

UNIFORM RESIDENTIAL APPRAISAL REPORT ADDENDUM

THIS APPRAISAL WAS PREPARED IN COMPLIANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE, FIRREA, FDIC, OCC, OTS, AND RTC REQUIREMENTS AND IS AN APPRAISAL REPORT.

THE FOLLOWING ITEMS ARE SPECIFIC CONDITIONS THAT WERE IDENTIFIED BY THIS APPRAISER DURING THE INSPECTION OF THE SUBJECT PROPERTY, THE COMPARABLES SALES AND THEIR NEIGHBORHOODS AND LOCATIONS. UNLESS OTHERWISE NOTED, THE CONDITIONS THAT APPLY TO THE SUBJECT PROPERTY OR COMPARABLES USED, DO NOT AFFECT MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT PROPERTY BEING APPRAISED.

THE INTENDED USER OF THIS REPORT IS THE REFERENCED CLIENT. THIS REPORT IS INTENDED TO ASSIST THE CLIENT IN MAKING A LEGAL PROCEEDINGS DECISION. ANY OTHER USE OF THE REPORT BY ANY OTHER USER IS PROHIBITED.

PER USPAP 2005 ETHICS RULE, “AN APPRAISER MUST NOT ACCEPT AN ASSIGNMENT THAT INCLUDES THE RECORDING OF THE PREDETERMINED OPINIONS AND CONCLUSIONS.” THEREFORE, IF THERE WAS AN ESTIMATED VALUE ON THE APPRAISAL REQUEST, IT WAS NOT TAKEN INTO CONSIDERATION.

SOURCE OF MARKET VALUE DEFINITION

THE SOURCE FOR THE DEFINITION OF MARKET VALUE IS FROM REGULATIONS PUBLISHED BY VARIOUS FEDERAL REGULATORY AGENCIES PURSUANT TO TITLE XI OF FIRREA OF 1989. THESE AGENCIES INCLUDE THE FEDERAL RESERVE (FRS), THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA), THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), THE OFFICE OF THRIFT SUPERVISION (OTS), AND THE OFFICE OF COMPTROLLER OF CURRENCY (OCC). THIS DEFINITION IS ALSO REFERENCED IN REGULATIONS PUBLISHED BY THE FDIC IN THE INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES, ALSO KNOWN AS PART 323, DATED OCTOBER 27, 1994.

ANY PRIOR SALES FOR THE SUBJECT PROPERTY IN THE PAST THREE YEARS ARE LISTED UNDER THE GRID IN THE SPACE PROVIDED FOR SALE ANALYSIS AND/OR ON PAGE ONE OF THE MPSA. THIS INFORMATION WAS OBTAINED FROM THE COUNTY RECORDS. THE APPRAISER CAN ONLY ASSUME THAT THE INFORMATION PROVIDED IS COMPLETE AND ACCURATE AS OF THE EFFECTIVE DATE OF THE APPRAISAL. THE APPRAISER DOES NOT ASSUME RESPONSIBILITY FOR INACCURATE OR MISSING INFORMATION REPORTED IN TAX RECORDS.

SIGNATURES MAY BE DIGITAL OR STAMPED. THE DIGITAL SIGNATURES IN THIS REPORT ARE PASSWORD PROTECTED. PASSWORD PROTECT IS A FEATURE OF THE ACI SOFTWARE USED BY BOB THOMAN RESIDENTIAL APPRAISALS. THIS IS IN COMPLIANCE WITH USPAP STATEMENT #8.

THE SALE OF COMPARABLE #4 OCCURRED OVER SIX MONTHS PRIOR TO THE DATE OF THE APPRAISAL. ALL COMPARABLES USED WERE THE BEST AVAILABLE. USE OF THESE COMPARABLES WILL HAVE NO ADVERSE EFFECT ON MARKETABILITY OR FUTURE VALUE.

THE SUBJECT PROPERTY'S APPRAISED VALUE IS GREATER THAN THE PREDOMINANT NEIGHBORHOOD RANGE. THE SUBJECT IS NOT CONSIDERED AN OVER IMPROVEMENT AND THE PREDOMINANT NEIGHBORHOOD RANGE HAS NO ADVERSE EFFECT ON THE SUBJECT'S MARKETABILITY.

THE APPRAISER CERTIFIES THAT THE MARKET VALUE IS BASED ON THE THREE APPROACHES

ADDENDUM

Client: Heather Marshall		File No.: 19-535	
Property Address: 1600 Altland Ave		Case No.:	
City: York	State: PA		Zip: 17404

TO VALUE AND NOT BECAUSE OF A REQUEST TO FIND A MINIMUM OR MAXIMUM VALUE OR FUTURE MARKETABILITY IN THE APPRAISAL REPORT.

AT THE TIME OF INSPECTION, THE MECHANICAL SYSTEMS APPEARED TO BE IN SATISFACTORY WORKING ORDER.

THE COST APPROACH TO VALUE IS NOT UTILIZED, AS THE REPRODUCTION COSTS ON HOMES OF THE SUBJECTS AGE ARE PROHIBITIVE.

THE SUBJECT PROPERTY IS LOCATED IN AN AREA OF PRIMARILY OWNER-OCCUPIED, SINGLE FAMILY RESIDENCES. THEREFORE, THE INCOME APPROACH IS NOT CONSIDERED TO BE MEANINGFUL. FOR THIS REASON, THE INCOME APPROACH WAS NOT USED.

ALL COMPARABLES ARE CLOSED SALES. VERIFICATION IS FROM LOCAL MULTIPLE LISTING SERVICES AND/OR PUBLIC RECORDS.

COMMERCIAL AND/OR INDUSTRIAL USES ARE LOCATED WITHIN THE SUBJECT'S NEIGHBORHOOD. THESE USES ARE TYPICAL AND COMMON FOR THE NEIGHBORHOOD. THE PREDOMINANT USE IS STILL RESIDENTIAL IN NATURE. THIS CONDITION DOES NOT ADVERSELY AFFECT MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT PROPERTY.

DETECTION OF MOLD OR POTENTIALLY HAZARDOUS MATERIALS ARE BEYOND THE SCOPE OF EXPERTISE OF THIS APPRAISER. THE APPRAISER IS NOT QUALIFIED TO DETECT SUCH SUBSTANCES OR UNSEEN ENVIRONMENTAL HAZARDS. WE URGE THE CLIENT TO RETAIN AN EXPERT REGARDING THESE MATTERS.

THE PHOTOS OF COMPARABLE PROPERTIES ARE FROM THE MULTIPLE LISTING SERVICE AND ARE USED FOR EXPEDIENCY.

IN THE YORK COUNTY MARKETPLACE, IT IS COMMON NOT TO ADJUST COMPARABLE SALES FOR ANY SQUARE FOOTAGE DIFFERENCE OF LESS THAN 100 SQUARE FEET OR ANY ACREAGE DIFFERENCE LESS THAN A HALF ACRE. THE LACK OF THESE ADJUSTMENTS TO THE COMPARABLES WOULD HAVE NO EFFECT ON THE SUBJECT'S MARKETABILITY OR FUTURE VALUE.

THE CLIENT AGREES THAT SHOULD THE APPRAISER BE CALLED TO TESTIFY AS TO THIS APPRAISAL REPORT, THE CLIENT WILL REIMBURSE THE APPRAISER AT THE HOURLY RATE OF \$150.00 IN ADDITION TO PARKING AND TRAVEL COSTS.

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
  2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
  3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
  4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
  5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
  6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
  7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
  8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.
- This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.
- Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.
- Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.
9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
  10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
  11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions



Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

Additional Certifications:

10. I HAVE SELECTED AND USED COMPARABLE SALES THAT ARE LOCATIONALLY, PHYSICALLY AND FUNCTIONALLY THE MOST SIMILAR TO THE SUBJECT PROPERTY.
11. I HAVE REPORTED ADJUSTMENTS TO THE COMPARABLE SALES THAT REFLECT THE MARKETS REACTION TO THE DIFFERENCES BETWEEN THE SUBJECT AND THE COMPARABLE SALES.
12. I HAVE KNOWLEDGE AND EXPERIENCE IN APPRAISING THIS TYPE OF PROPERTY IN THIS MARKET AREA.
13. I AM AWARE OF, AND HAVE ACCESS TO THE NECESSARY AND APPROPRIATE PUBLIC AND PRIVATE DATA SOURCES, SUCH AS MULTIPLE LISTING SERVICES, TAX ASSESSMENT RECORDS, PUBLIC LAND RECORDS AND OTHER SUCH DATA SOURCES FOR THE AREA IN WHICH THE PROPERTY IS LOCATED.

Definition of Value: ☒ Market Value ☐ Other Value: \_\_\_\_\_

Source of Definition: REGULATIONS PUBLISHED BY VARIOUS FEDERAL REGULATORY AGENCIES PURSUANT TO TITLE XI OF FIRREA OF 1989. THESE AGENCIES INCLUDE THE FEDERAL RESERVE (FRS), THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA), THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), THE OFFICE OF THRIFT SUPERVISION (OTS), AND THE OFFICE OF COMPTROLLER OF CURRENCY (OCC). THIS DEFINITION IS ALSO REFERENCED IN REGULATIONS PUBLISHED BY THE FDIC IN THE INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES, ALSO KNOWN AS PART 323, DATED OCTOBER 27, 1994.

DEFINITION OF MARKET VALUE: THE MOST PROBABLE PRICE WHICH A PROPERTY SHOULD BRING IN A COMPETITIVE AND OPEN MARKET UNDER ALL CONDITIONS REQUISITE TO A FAIR SALE, THE BUYER AND SELLER, EACH ACTING PRUDENTLY, KNOWLEDGEABLY AND ASSUMING THE PRICE IS NOT AFFECTED BY UNDUE STIMULUS. IMPLICIT IN THIS DEFINITION IS THE CONSUMMATION OF A SALE AS OF A SPECIFIED DATE AND THE PASSING OF TITLE FROM SELLER TO BUYER UNDER CONDITIONS WHEREBY: (1) BUYER AND SELLER ARE TYPICALLY MOTIVATED; (2) BOTH PARTIES ARE WELL INFORMED OR WELL ADVISED,AND EACH ACTING IN WHAT HE OR SHE CONSIDERS HIS OR HER OWN BEST INTEREST; (3) A REASONABLE TIME IS ALLOWED FOR EXPOSURE IN THE OPEN MARKET; (4) PAYMENT IS MADE IN TERMS OF CASH IN U.S. DOLLARS OR IN TERMS OF FINANCIAL ARRANGEMENTS COMPARABLE THERETO; AND (5) THE PRICE REPRESENTS THE NORMAL CONSIDERATION FOR THE PROPERTY SOLD UNAFFECTED BY SPECIAL OR CREATIVE FINANCING OR SALES CONCESSIONS GRANTED BY ANYONE ASSOCIATED WITH THE SALE.

ADDRESS OF THE PROPERTY APPRAISED:  
1600 Altland Ave  
York, PA 17404  
EFFECTIVE DATE OF THE APPRAISAL: October 16, 2019  
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 172,000

APPRAISER

Signature: Robert E. Thoman  
Name: ROBERT E. THOMAN, PA STATE CERTIFIED RES APPRAISER  
Company Name: BOB THOMAN RESIDENTIAL APPRAISALS  
Company Address: 6245 Thoman Dr  
Spring Grove, PA 17362  
Telephone Number: 717-586-3474  
Email Address: bobthomanappraisals@gmail.com  
State Certification # RL139445  
or License #  
or Other (describe): State #:  
State: PA  
Expiration Date of Certification or License: 06/30/2021  
Date of Signature and Report: 10/24/2019  
Date of Property Viewing: 10/16/2019  
Degree of property viewing:  
☒ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

SUPERVISORY APPRAISER

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Company Name: \_\_\_\_\_  
Company Address: \_\_\_\_\_  
Telephone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or License # \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_  
Date of Signature: \_\_\_\_\_  
Date of Property Viewing: \_\_\_\_\_  
Degree of property viewing:  
☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

USPAP ADDENDUM

File No. 19-535

Borrower: Heather Marshall				
Property Address: 1600 Altland Ave				
City: York	County: York	State: PA	Zip Code: 17404	
Lender: Heather Marshall				

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report      A written report prepared under Standards Rule 2-2(a).

☐ Restricted Appraisal Report      A written report prepared under Standards Rule 2-2(b).

Pursuant to the Scope of Work, as disclosed elsewhere in this report.

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-60 days.

Please view the Reasonable Exposure Time comments under the Additional Comments section of this form as shown below

Additional Certifications

☒ I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

See Attached Addendum

Additional Comments

The reasonable exposure time for the Subject was based on a historical analysis completed on the comparable sales which shows the majority sold when their exposure time was within a 0-60 day time frame.

Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following:

1. Statistical information about days on the market, most commonly obtained from the local Multiple Listing Service.

2. Information gathered through sale verification.

3. Interviews with market participants.

This is based on an analysis of current market trends in the general area and takes into account the size, condition and price range of the Subject property and surrounding area. It presupposes that the listed price would be at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: <u>Robert E. Thoman</u>	Signature: _____
Name: <u>ROBERT E. THOMAN</u>	Name: _____
Date Signed: <u>10/24/2019</u>	Date Signed: _____
State Certification #: <u>RL139445</u>	State Certification #: _____
or State License #: _____	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: <u>PA</u>	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: <u>06/30/2021</u>	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: <u>October 16, 2019</u>	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior



ADDENDUM

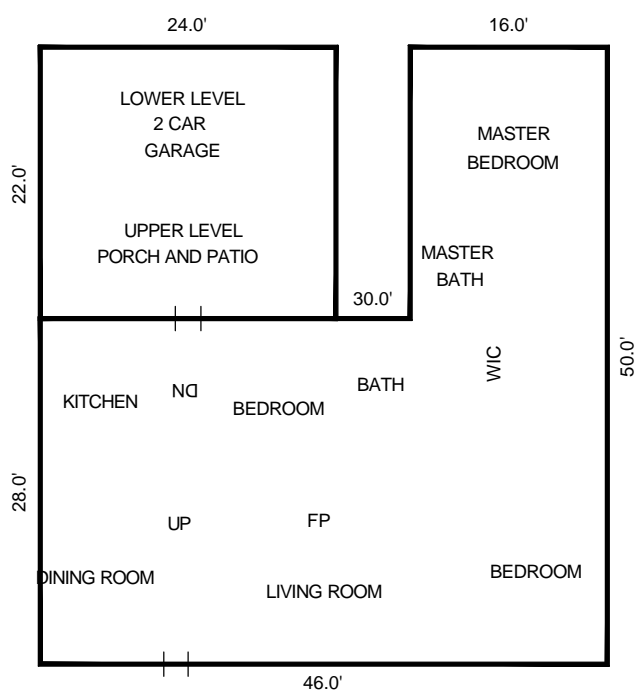
Client: Heather Marshall		File No.: 19-535
Property Address: 1600 Altland Ave		Case No.:
City: York	State: PA	Zip: 17404

Additional Certifications Comments

Comments on Standards Rule 2-3:  
I certify that, to the best of my knowledge and belief:  
The statements of fact contained in this report are true and correct.  
The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions and conclusions.  
Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.  
Unless otherwise indicated, I have performed no services, as an Appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.  
I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.  
My engagement in this assignment was not contingent upon developing or reporting predetermined results.  
My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the Appraisal.  
My analyses, opinions and conclusions were developed, and the report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.  
Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.  
Unless otherwise indicated, no one provided significant real property appraisal assistance to the persons signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report)  
The report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

FLOORPLAN SKETCH

Client: Heather Marshall		File No.: 19-535	
Property Address: 1600 Altland Ave		Case No.:	
City: York		State: PA	Zip: 17404



Sketch by Apex N/™

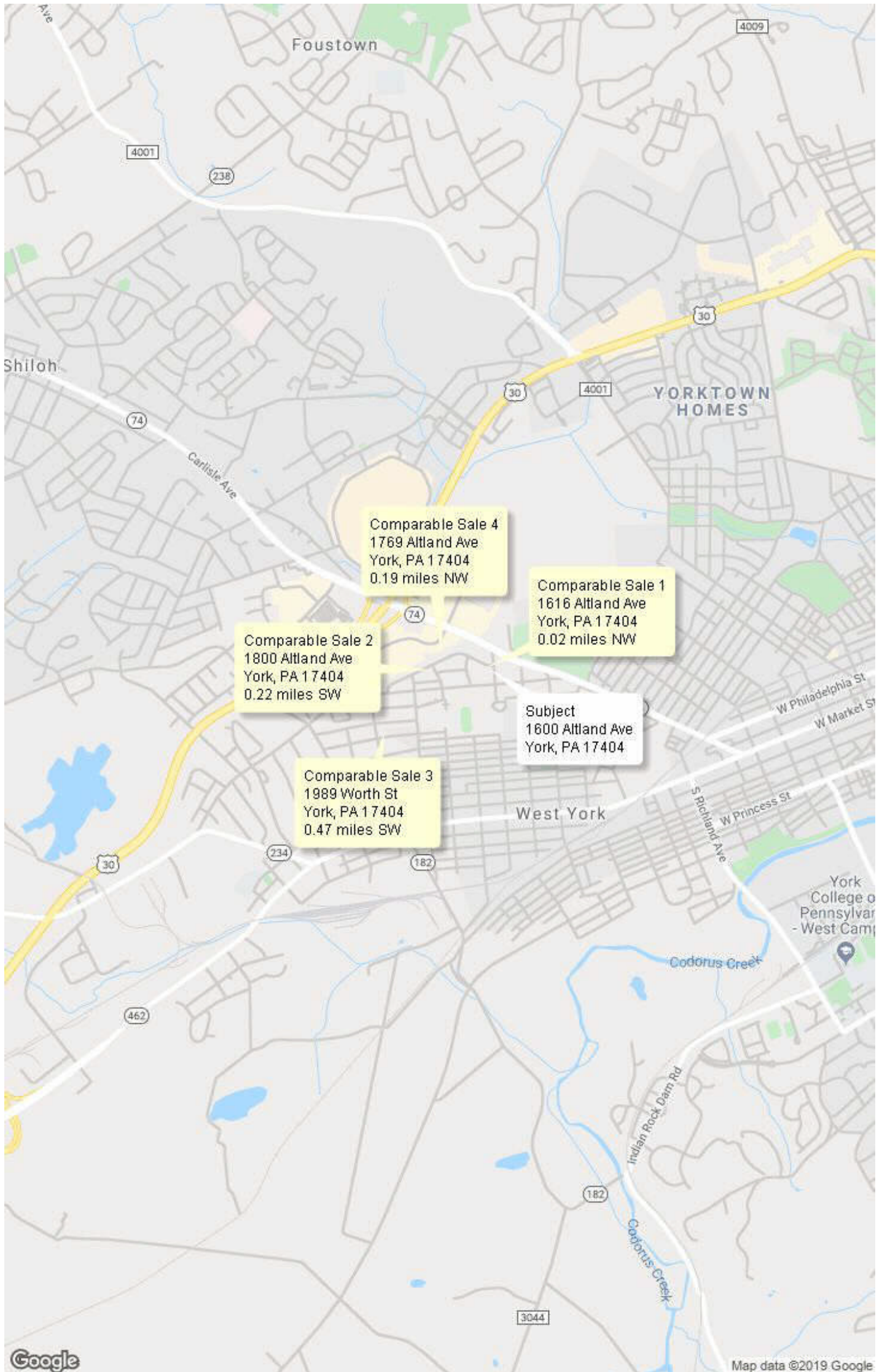
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1640.0	1640.0
GAR	Garage	528.0	528.0
Net LIVABLE Area		(Rounded)	1640

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
16.0	x	50.0	800.0
28.0	x	30.0	840.0
2 Items			(Rounded)
			1640

# LOCATION MAP

Client: Heather Marshall	File No.: 19-535
Property Address: 1600 Altland Ave	Case No.:
City: York	State: PA Zip: 17404



6245 THOMAN DR, SPRING GROVE, PA 17362 717-586-3474



FLOOD MAP

Client: Heather Marshall	File No.: 19-535
Property Address: 1600 Altland Ave	Case No.:
City: York	State: PA Zip: 17404



FLOOD INFORMATION

Community: TOWNSHIP OF WEST MANCHESTER  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 42133C0309F  
Panel: 0309F  
Zone: X  
Map Date: 12-16-2015  
FIPS: 42133  
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area – High Risk
- = Moderate and Minimal Risk Areas
- Road View:
  - = Forest
  - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

SUBJECT PROPERTY PHOTO ADDENDUM

Client: Heather Marshall		File No.: 19-535
Property Address: 1600 Altland Ave		Case No.:
City: York	State: PA	Zip: 17404



FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: October 16, 2019  
Appraised Value: \$ 172,000



REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE



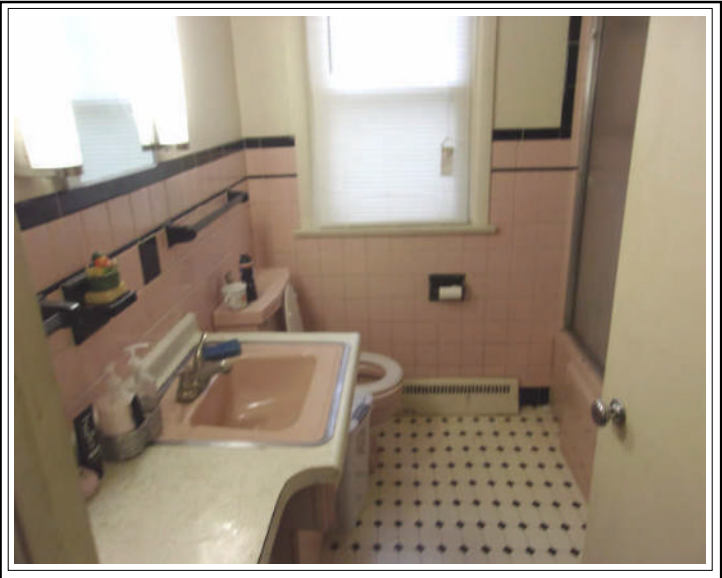
Client: Heather Marshall	File No.: 19-535
Property Address: 1600 Altland Ave	Case No.:
City: York	State: PA Zip: 17404



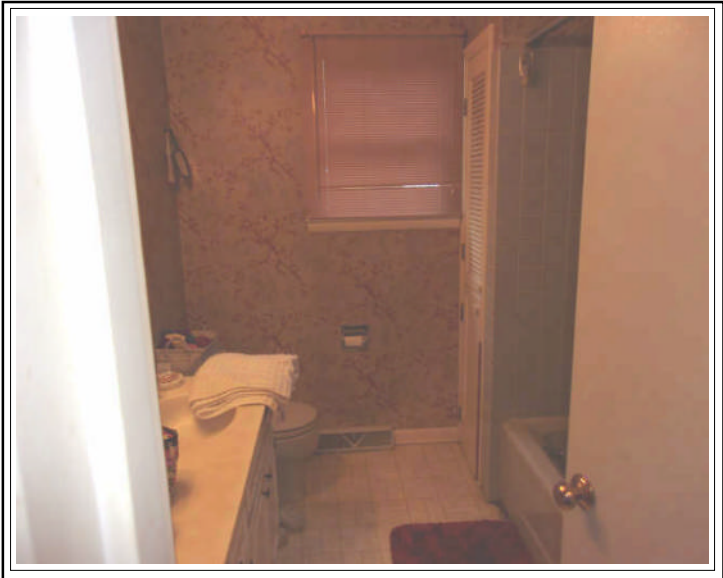
Living Room



Kitchen



Hallway Full Bathroom



Master Bathroom



Right Front Side View



Left Rear Side View



## COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Heather Marshall

File No.: 19-535

Property Address: 1600 Altland Ave

Case No.:

City: York

State: PA

Zip: 17404



## COMPARABLE SALE #1

1616 Altland Ave

York, PA 17404

Sale Date: 09/30/2019

Sale Price: \$ 169,900



## COMPARABLE SALE #2

1800 Altland Ave

York, PA 17404

Sale Date: 08/02/2019

Sale Price: \$ 155,000



## COMPARABLE SALE #3

1989 Worth St

York, PA 17404

Sale Date: 08/30/2019

Sale Price: \$ 175,000

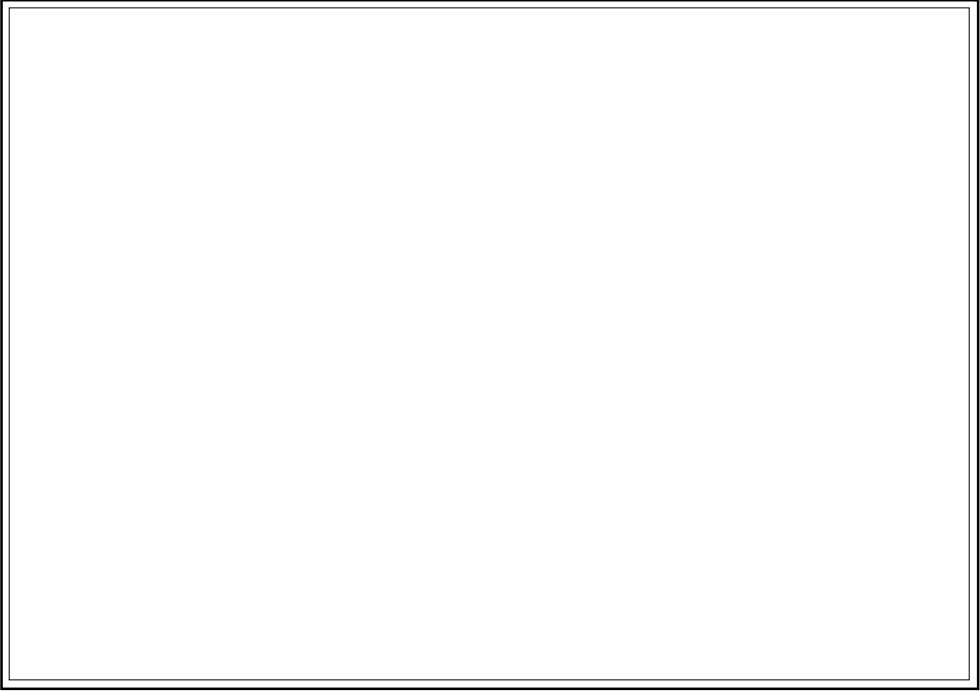
COMPARABLE PROPERTY PHOTO ADDENDUM

Client: Heather Marshall		File No.: 19-535
Property Address: 1600 Altland Ave		Case No.:
City: York	State: PA	Zip: 17404



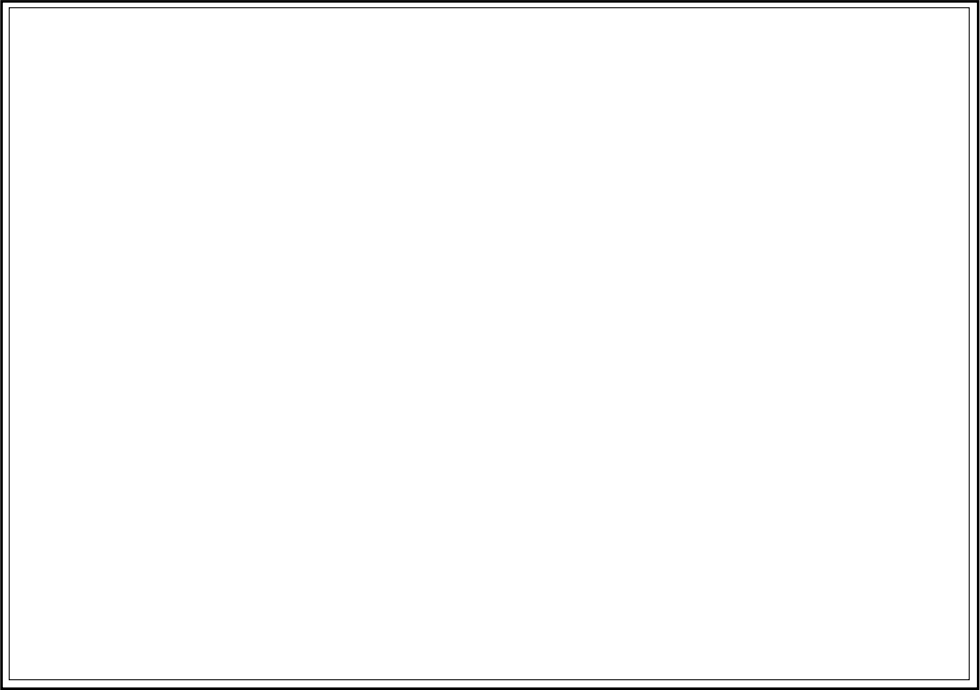
COMPARABLE SALE #4

1769 Altland Ave  
York, PA 17404  
Sale Date: 10/26/2018  
Sale Price: \$ 179,900



COMPARABLE SALE #5

Sale Date:  
Sale Price: \$



COMPARABLE SALE #6

Sale Date:  
Sale Price: \$



**Fill in this information to identify your case:**

Debtor 1	<b>Heather Elaine Marshall</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:19-bk-04051		

☒ Check if this is an amended filing

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
1600 Altland Ave York, PA 17404 Residence: 3 Br Rancher With 2.5 Ba, Kitchen, Lr, Dr, Attached Garage Line from <i>Schedule A/B</i> : 1.1	\$172,000.00	<input checked="" type="checkbox"/> \$6,290.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Household: Second Hand Furniture, Kitchenware, Tools, Cell Phone, Eye Glasses, Old Gas Grill (Partially Broken) Line from <i>Schedule A/B</i> : 6.1	\$885.00	<input checked="" type="checkbox"/> \$885.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics: 1 Hp Laptop Line from <i>Schedule A/B</i> : 7.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Sports-Hobby: 1 Used Pop Tent, 2 Fold Up Chairs, Camp Cot Line from <i>Schedule A/B</i> : 9.1	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Clothes: Work Clothes, Casual Clothes, Sleep Wear, Shoes, Purses Line from <i>Schedule A/B</i> : 11.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Jewelry: 4 Diamond Rings(\$100), 1 Topaz Ring(\$20), 1 Green Amethyst Ring (\$20), 1 Emerald &amp; Diamond Ring (\$90)</b> Line from Schedule A/B: 12.1	<b>\$210.00</b>	<input checked="" type="checkbox"/> <b>\$210.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Checking Account: Pnc Bank</b> Line from Schedule A/B: 17.1	<b>\$1,272.00</b>	<input checked="" type="checkbox"/> <b>\$1,272.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Savings Account: Pnc Bank</b> Line from Schedule A/B: 17.2	<b>\$311.28</b>	<input checked="" type="checkbox"/> <b>\$311.28</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Retirement: Nfs/fmtc Rollover Ira, Pnc Investments,llc</b> Line from Schedule A/B: 21.1	<b>\$25,805.13</b>	<input checked="" type="checkbox"/> <b>\$25,805.13</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>Retirement: Fidelity Investment</b> Line from Schedule A/B: 21.2	<b>\$858.00</b>	<input checked="" type="checkbox"/> <b>\$858.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>
<b>Cash for auction sale of jewelry</b> Line from Schedule A/B: 35.1	<b>\$9,000.00</b>	<input checked="" type="checkbox"/> <b>\$9,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Delta Dental reimbursement check</b> Line from Schedule A/B: 35.2	<b>\$87.00</b>	<input checked="" type="checkbox"/> <b>\$87.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

**3. Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

**Fill in this information to identify your case:**

Debtor 1 **Heather Elaine Marshall**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:19-bk-04051**  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Heather Elaine Marshall**  
**Heather Elaine Marshall**  
Signature of Debtor 1

Date **October 25, 2019**

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_